

CRANBERRIES

2025

Individual crop insurance offers coverage based on the production volume of the participant's farming operation.

Certified organic businesses can opt for an organic unit price, or a conventional unit price.

INSURABLE CROPS

Cranberry farms in production. Cranberry farms being established are not insurable.

RISKS COVERED

Plan B

Hail

PROTECTION OFFERED

- Benefit options: 60%, 70% or 80% of the total insurable yield
- End of coverage: At the end of the harvest, by October 31, 2025
- Standardized probable yield: Yield specific to the participant's farming operation established by La Financière agricole du Québec, expressed in kilograms per hectare, and which takes into account the cranberry farm's capacity according to its age
- Total insurable yield = Standardized probable yield x Number of insurable units
- Unit price options (\$/kg): 60%, 80% or 100%
A unit price specific to certified organic production is offered

ENROLMENT

- Enrolment deadline: April 30, 2025
- Minimum area: 4 hectares

Farming methods

Abide by the methods recommended by the Centre de référence en agriculture et agroalimentaire du Québec (CRAAQ) or approved by La Financière agricole.

ELIGIBILITY CONDITIONS AND CROSS-COMPLIANCE MEASURES

The program sets out eligibility conditions and cross-compliance measures related to environmental standards in effect.

Participants who do not comply with these conditions or measures will lose the benefits to which they are entitled or see them reduced.

CROP DECLARATION

Each year, participants must declare their actual production to La Financière agricole. When a participant fails to meet this obligation, their yield for the crop of that year will be determined by La Financière agricole, which may lower the probable yield of the following years. The deadline for participants to make their crop declaration is October 1, 2026.

CHANGES TO CERTIFICATE

Participants must notify La Financière agricole of any change in their crops or insured units that could modify their insurance certificate, by August 1, 2025.

NOTICE OF DAMAGE

When a participant's insured crops are damaged, the participant must notify La Financière agricole immediately, and no later than two business days before the harvest begins or urgent work is carried out or the crop is destroyed.

COMPENSATION

Emergency measures

Emergency measures may be authorized by La Financière agricole to mitigate or avoid a drop in yield following hail. This indemnity can be paid for the benefit option of 80% only.

Drop in yield

Compensation is paid when damages result in a loss of yield greater than the deductible corresponding to the benefit option listed on the participant's certificate.

The loss of yield cannot exceed the loss resulting from hail, as established by La Financière agricole.

DISCOUNT FOR ASPIRING FARMERS

A farming operation eligible for one of the grants through the Financial Support Program for Aspiring Farmers benefits from a reduction of 25% off its contributions, up to \$2500 annually per individual who qualifies. The discount applies for three consecutive insurance years under certain conditions.

The qualifying individual has two years from the date on which the grant is confirmed to choose the period in which to apply the discount.

COMPLEMENTARITY OF PROGRAMS

The risk management programs offered to Québec farmers were designed to complement each other. They allow businesses to save (AgriInvest and Agri-Québec), protect their

margins (AgriStability and Agri-Québec Plus), and cover crop losses (ASREC). Also, by participating in ASREC, participants help maintain their adjusted net sales (ANS), which are used to establish the deposit eligible for AgriInvest and Agri-Québec. This is because ASREC compensation payments are taken into account as income from eligible products.

GOVERNMENT PARTICIPATION

Administrative costs are fully assumed by the governments of Canada and Québec. The Government of Canada pays 60% of these costs and the Government of Québec pays 40%.

Financing of the premium is assumed by the governments (60%) and the participant (40%), for all benefit options.

This coverage summary in no way takes precedence over the provisions of the Crop Insurance Program, of the regulation in effect and of the agreements with the Government of Canada.

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